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Date: November 10th, 2015

To: The Honorable Mayor and City Council of the City of North Miami

From: Tanya Wilson-Séjour, AICP, Community Planning & Development Director

Re: Text Amendment to Article 3, Division 6, entitled "Variances Heard by the Board of Adjustment," specifically at Section 3-604, entitled "Administrative Variances", and to

Adjustment," specifically at Section 3-604, entitled "Administrative Variances", and to Article 3, Division 7, entitled "Appeals", specifically at Section 3-702 entitled

"Administrative Appeals"

AN ORDINANCE OF THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, AMENDING CHAPTER 29 OF THE NORTH MIAMI CODE OF ORDINANCES ENTITLED "LAND DEVELOPMENT REGULATIONS", BY AMENDING ARTICLE 3, DIVISION 6, ENTITLED "VARIANCES HEARD BY BOARD OF ADJUSTMENT," SPECIFICALLY AT SECTION 3-604 ENTITLED "ADMINISTRATIVE VARIANCES", AND AMENDING DIVISION 7, ENTITLED "APPEALS", SPECIFICALLY AT SECTION 3-702 ENTITLED "ADMINISTRATIVE APPEALS" TO EXTEND THE TIME REQUIRED FOR AN AGGRIEVED PARTY TO FILE A NOTICE OF APPEAL TO THE BOARD OF ADJUSTMENT FROM THE CURRENT TEN (10) DAYS TO THIRTY (30) DAYS, AND TO SHIFT THE COST OF SUCH AN APPEAL TO THE OWNER OF THE PROPERTY SEEKING THE BENEFITS DERIVED BY THE ISSUANCE OF AN ADMINISTRATIVE VARIANCE; PROVIDING FOR REPEAL; PROVIDING FOR CONFLICTS; PROVIDING FOR SEVERABILITY; PROVIDING FOR CODIFICATION AND FOR AN EFFECTIVE DATE.

RECOMMENDATION

That the Planning Commission recommend adoption of the proposed ordinance to amend Chapter 29 of the North Miami Code of Ordinances entitled "Land Development Regulations" (LDRs) by amending the texts of Article, Division 6, entitled "Variances Heard by Board of Adjustment," specifically at Section 3-604 entitled "Administrative Variances", to repeal and reword Subparagraph (C) to provide for signed consent of neighboring property owners, as well as the texts of Article 3, Division 7, entitled "Appeals", specifically at Section 3-702 entitled "Administrative Appeals" to extend the time required for an aggrieved party to file a notice of appeal to the Board of Adjustment (BOA) from the current ten (10) days to thirty (30) days, and forward said ordinance to City Council for final consideration.



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BACKGROUND

Sponsored by Councilman Scott Galvin, this item involves certain text amendments to the City's Land Development Regulations (LDRs) in order to assuage the displeasure of a group of constituents with the administrative variance process set forth therein. The chief complaint of these constituents was that, as currently written, the administrative variance process set forth in the LDRs does not give an aggrieved party sufficient time for an to file a notice of appeal to the BOA following the approval of an administrative variance application by City staff. These residents also took issue with the fee charged by the City administration to file said notice, arguing that the property owner who stands to benefit from the approval and issuance of the administrative variance shall bear the full cost of the appeal.

PLANNING COMMISSION RECOMMENDATION

The Planning Commission initially reviewed this item at its July 7, 2015 public hearing, which was attended by Chair Seifried, Vice-Chair Ernst along with Commissioners Each, James, Jeanty and Pechon. The majority of the Commissioners concurred that the proposed appeal period extension from ten (10) days to thirty (30) days was evidently appropriate, and felt that it would be eminently unfair and unreasonable to shift the cost of filing a notice of appeal to the Applicant, in the event an aggrieved party so chooses. Before tabling the item, the Commission voted to direct staff to remove the problematic clause and reword the amendment in such a way that the fee or cost to file a notice of appeal does not represent a deterrent to an aggrieved party, which still must bear such cost. The motion to table the item passed 5-1 by roll call vote.

With that directive in mind, staff looked at how other neighboring municipalities address citizen's appeals to administrative decisions in their Zoning Code and further recommended that Article 3, Division 6, Section 3-604(C), as currently written in the LDRs be stricken/deleted and replaced with a new provision, which would give neighboring property owners advanced notices to ensure that they are fully apprised of the nature and potential impacts of any administrative application even before staff renders a decision to either approve, deny, or approve said application with conditions.

The amended staff recommendation and accompanying ordinance were reviewed by the Planning Commission at its October 6th, 2015 public meeting, with Chairman Seifried, Vice-Chairman Ernst along with Commissioners Each, James, Jeanty, and Pechon in attendance. After a relatively short discussion and public hearing on the item, Commissioner Each made a motion to recommend adoption of the ordinance as revised by staff and to forward same to the Mayor and City Council for final consideration. Seconded by Vice-Chair Ernst, the motion passed 6-0 by roll call vote.



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ANALYSIS

Article 3, Section 3-1004 of the City's LDRs requires that all text amendments to the LDRs must meet the following minimum criteria.

1. Promotes the public health, safety and welfare;

The proposed text amendment intends to amend the administrative variance process, specifically as it relates to the insufficient time allowed for an aggrieved person to file an appeal to the BOA. This amendment will not be deleterious to the public health, safety and welfare of the residents.

2. Does not permit uses the Comprehensive Land Use Plan prohibits in the area affected by the zoning map change or text amendment;

The proposed text amendment seeks to extend the appeal period within which an aggrieved party may file a notice of appeal to the BOA following the granting of an administrative variance by City staff from the current ten (10) days to thirty (30) days to allow a reasonable and sufficient appeal period. Accordingly, the amendment will only revise the administrative variance process in the LDRs and will not allow any use, which is otherwise prohibited in the Comprehensive Land Use Plan.

3. Does not allow densities or intensities in excess of the densities and intensities which are permitted by the future land use categories of the affected property;

The proposed text amendment neither changes the residential land use map designations of the affected property nor modifies the uses or intensities of the developments authorized in the affected FLUE designation.

4. Will not cause a decline in the level of service for public infrastructure which is the subject of a concurrency requirement to a level of service which is less than the minimum requirements of the Comprehensive Land Use Plan;

The proposed text amendment only affects the criteria regulating the administrative variance process. As such, no decline in the level of service for public services in the affected districts will occur.

5. Does not directly conflict with any goal, objective or policy of the Comprehensive Land Use Plan; and



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The proposed text amendment to extend the appeal period of an administrative variance by City staff will not conflict with any of the goals, policies and objectives of the City's Comprehensive Plan.

6. The proposed amendment furthers the orderly development of the City of North Miami.

The proposed text amendment seeks to allow a reasonable and sufficient time period in which an aggrieved party may appeal an administrative variance approval In so doing, this amendment will further the orderly development of the City in that it will provide for substantially the same patterns of site development as the underlying regulations. Furthermore, it upholds the democratic values of the American system of governance and favors a participative and inclusionary approach to the City's land use decision-making process. More specifically, this amendment will ensure that necessary safeguards are set forth in the LDRs, which unequivocally promote due process so as to not negate the right of any adjacent property owner that may be aggrieved by an administrative variance approval to be adequately notified of said decision and, therefore, afford said aggrieved property owner a reasonable opportunity to be heard by the BOA.

The purpose and intent of Article 3, Division 6, Section 3-604 is to provide a procedure for property owners to obtain minor administrative variances pertaining to (1) setbacks requirements for structures and driveways in single-family, duplex, triplex or townhouse project, (2) docks, (3) carport structures within the required front and side setbacks, (3) parking regulations for the first restaurant in a shopping center, and (4) to the parking or storage of recreational vehicles. These standards not only provide for substantially the same patterns of site development as the underlying regulations, but also give staff the authority to, by administrative decision, approve, approve with conditions, or deny applications for the above-listed administrative variances.

Clearly, the proposed extension of the appeal period will ensure that a neighboring property owner has sufficient time to be adequately notified of an administrative variance approval, and, if aggrieved, to file a timely appeal. Nevertheless, staff believes that challenges to administrative decisions are likely to be avoided with advanced notices to ensure that neighboring property owners are fully apprised of the nature and potential impacts of any administrative application before staff renders its decision. As such, staff further recommends that Article 3, Division 6, Section 3-604(C), which now reads as follows, "The decision shall be transmitted by regular mail in writing to the adjacent property owners within five (5) working days of the decision being rendered," be stricken/deleted and replaced with the following provisions:

C. Applications, and signed consent of neighboring property owners, mailed notices.



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- 1. The applicant must file a request to the Community Planning and Development Department in a form approved by staff containing all the information necessary for staff to make an administrative decision, which shall include, but is not limited to, identification of the specific provisions of this chapter from which a administrative variance is sought; the nature and extent of the variance; and the grounds relied upon to justify the approval of the variance, pursuant to subsection (B).
- 2. Such application shall be accompanied by the required submittal documents and fee as determined by staff, which may include, but shall not be limited to, one of the following:
 - a. Signed consent of neighboring property owners.
 - 1) The signed consent of all contiguous property owners, including those located across the street from the subject site, shall be submitted by the applicant on a form prescribed by the administrative official, and on the site plan submitted for consideration.
 - 2) Said consent shall not be required when a separating public right-of-way measures 70 feet or greater, nor shall consent be required when a body of water completely separates the subject parcel from another parcel.
 - 3) If the applicant for an administrative variance is unable to obtain either the signed consent or objection of a neighboring property owner, the signature of that owner shall not be required if the applicant demonstrates a good faith effort to comply with the requirements stated herein.
 - b. *Mailed notices*. The applicant shall provide written mailed notice of the request for administrative variance or waiver to the abutting property owners. Such notice shall be deemed sufficient if it accurately describes the adjustment requested, if it informs the abutting property owners of the consequences of a failure to respond within a specified time, and if such notice is sent first class mail, return receipt requested, to the property owners of record, as reflected on the county property appraiser's tax roll, as updated from time to time; and the applicant for the administrative variance shall present proof acceptable to staff that one of the following two events has occurred:



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- 1) After 30 days from receipt of notice, as indicated on the return receipt, the neighboring property owner has failed to respond; or
- 2) The United States Postal Service has returned the notice as undeliverable.

CONCLUSION

Based on the foregoing, staff believes that the proposed text amendment, as revised, has met the criteria set forth in Article 3, Section 3-1004 of the City's LDRs and conforms to the future land use goals, objectives and policies identified in the City's adopted Comprehensive Plan. Therefore staff requests that the Mayor and City Council adopt the proposed ordinance amending Chapter 29 of the North Miami Code of Ordinances entitled "Land Development Regulations" (LDRs) by amending the texts of Article, Division 6, entitled "Variances Heard by Board of Adjustment," specifically at Section 3-604 entitled "Administrative Variances", to repeal and reword Subparagraph (C) to provide for signed consent of neighboring property owners, as well as the texts of Article 3, Division 7, entitled "Appeals", specifically at Section 3-702 entitled "Administrative Appeals" to extend the time required for an aggrieved party to file a notice of appeal to the BOA from the current ten (10) days to thirty (30) days.

TWS/nl

- Attachments: 1. Proposed Ordinance
 - 2. Newspaper Advertisement

ORDINANCE NO.

AN ORDINANCE OF THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, AMENDING CHAPTER 29 OF THE NORTH MIAMI CODE "LAND DEVELOPMENT **ORDINANCES** ENTITLED REGULATIONS", BY AMENDING ARTICLE 3, DIVISION 6, BY "VARIANCES HEARD **ENTITLED** AT ADJUSTMENT," **SPECIFICALLY** SECTION 3-604 AND "ADMINISTRATIVE VARIANCES", ENTITLED DIVISION ENTITLED "APPEALS". **AMENDING** 7, **SECTION SPECIFICALLY** AT 3-702 APPEALS" "ADMINISTRATIVE TO MODIFY REQUIREMENTS FOR OBTAINING AN ADMINISTRATIVE VARIANCE AND EXTEND THE TIME REQUIRED FOR AN AGGRIEVED PARTY TO FILE A NOTICE OF APPEAL TO THE BOARD OF ADJUSTMENT FROM THE CURRENT TEN (10) DAYS TO THIRTY (30) DAYS; PROVIDING FOR REPEAL, CONFLICTS, SEVERABILITY, CODIFICATION AND FOR AN EFFECTIVE DATE.

WHEREAS, on April 28, 2009, the Mayor and City Council adopted the City of North Miami ("City") Land Development Regulations under Chapter 29, City Code of Ordinances ("LDRs"); and

WHEREAS, applicable provisions of the LDRs are calculated to protect and regulate residential and commercial uses, as reflected in the various residential and commercial zoning districts within the City, and are consistently used to implement the intent of the City Comprehensive Plan ("Comprehensive Plan"); and

WHEREAS, the LDRs also emphasize dwellings to be the principle use of residential properties, in furtherance of promoting peace and good order, safe vehicular traffic patterns, improving the aesthetic beauty of the community and hence, preserving the value of the all residential properties within the City; and

WHEREAS, City administration may grant an administrative variance for reasonable deviations from the literal terms of the LDRs, due to practical difficulties or unnecessary and undue hardships, so that the spirit of City regulations are observed, public safety and welfare secured, and substantial justice is done; and

WHEREAS, a number of complaints have reached the City administration relating to the administrative variance process, specifically as it relates to the insufficient time allowed for an aggrieved person to file an appeal with the City Board of Adjustment and the cost charged by the City for such an appeal; and

WHEREAS, a just and equitable solution lies in ensuring adjacent property owners with sufficient notice of a request for an Administrative Variance and extending the time allowed to file an appeal from the current ten (10) days to thirty (30) days; and

WHEREAS, City administration is desirous of amending Section 3-604 and Section 3-702, LDRs, to allow a reasonable time period in which to file an appeal; and

WHEREAS, the Planning Commission, after a duly noticed public hearing held on October 6, 2015, recommended approval to the Mayor and City Council by finding that the proposed amendments: 1) promote the public health, safety and welfare, 2) do not permit uses the comprehensive land use plan prohibits in the area affected by the text amendment, 3) do not allow densities or intensities in excess of the densities and intensities which are permitted by the future land use categories of the affected property, 4) will not cause a decline in the level of service for public infrastructure which is the subject of a concurrency requirement to a level of service which is less than the minimum requirements of the comprehensive land use plan, 4) do not directly conflict with an goal, objective or policy of the comprehensive land use plan, and 5) the proposed amendments further the orderly development of the City; and

WHEREAS, the Mayor and City Council find the proposed amendments strike an equitable balance between the rights of a property owner requesting an administrative variance with the rights of adjacent property owners who may be affected, while offering reasonable time period in which to file an appeal.

NOW THEREFORE, BE IT ORDAINED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, THAT:

Section 1. Amendments to Chapter 29 Code of Ordinances. The Mayor and City Council of the City of North Miami, Florida, hereby amend Chapter 29 of the North Miami Code of Ordinances entitled "Land Development Regulations", by amending Article 3, Division 6, entitled "Variances Heard by Board of Adjustment," specifically at Section 3-604 entitled "Administrative Variances", and amending Division 7, entitled "Appeals", specifically at Section

3-702 entitled "Administrative Appeals" to modify the requirements for obtaining an Administrative Variance and extend the time required for an aggrieved party to file a notice of appeal to the Board of Adjustment from the current ten (10) days to thirty (30) days.

CITY OF NORTH MIAMI CODE OF ORDINANCES CHAPTER 29. LAND DEVELOPMENT REGULATIONS

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ARTICLE 3. DEVELOPMENT REVIEW

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DIVISION 6. VARIANCES HEARD BY BOARD OF ADJUSTMENT

* * * * *

Sec. 3-604. Administrative variances.

- A. Nonuse administrative variances may be granted by the <u>building and zoning Community</u> <u>Planning & Development dDepartment for applications under the following circumstances:</u>
 - 1. For single-family, duplex, triplex or townhouse project a variance to setback requirements where the setback is not decreased by more than twenty (20) percent of what is required in the applicable zoning district.
 - 2. A variance for setbacks for docks not to exceed ten (10) percent of the required setback.
 - 3. A parking variance for the first restaurant in a shopping center which existed on the date of adoption of these LDRs. If a parking variance is required for the second restaurant in an existing center, the board of adjustment shall consider the variance in accordance with the provisions of section 3-605.
 - 4. For single-family, duplex, triplex, or townhouse lot, a variance to allow a driveway to maintain a side yard setback between two and one-half (2.5) feet and five (5) feet, provided that the driveway is composed of previous pervious or permeable materials.
 - 5. A variance for the parking or storage of recreational vehicles pursuant to section 5-1405.
 - 6. A variance for any carport structure within the required front and side setbacks pursuant to section 5-103.
- B. The granting of an administrative variance shall be based on the following:
 - 1. The variance is in harmony with the character of the immediate neighborhood and is in keeping with community goals as they relate to quality of life; and

- 2. The variance will not adversely affect or be injurious to the adjacent uses, immediate neighborhood and the community as a whole.
- C. The decision shall be transmitted by regular mail in writing to the adjacent property owners within five (5) working days of the decision being rendered. Applications and signed consent of neighboring property owners; mailed notices.
 - 1. The applicant must file a request to the Community Planning and Development Department, in a form approved by staff, containing all the information necessary for staff to make an administrative decision, which shall include, but is not limited to, identification of the specific provisions of this chapter from which a administrative variance is sought; the nature and extent of the variance; and the grounds relied upon to justify the approval of the variance, pursuant to subsection B.
 - 2. Such application shall be accompanied by the required submittal documents and fee as determined by staff, which may include, but shall not be limited to, one of the following:
 - a. Signed consent of neighboring property owners.
 - 1) The signed consent of all contiguous property owners, including those located across the street from the subject site, shall be submitted by the applicant on a form prescribed by the administrative official, and on the site plan submitted for consideration.
 - 2) Said consent shall not be required when a separating public right-of-way measures 70 feet or greater, nor shall consent be required when a body of water completely separates the subject parcel from another parcel.
 - 3) If the applicant for an administrative variance is unable to obtain either the signed consent or objection of a neighboring property owner, the signature of that owner shall not be required if the applicant demonstrates a good faith effort to comply with the requirements stated herein.
 - b. Mailed notices. The applicant shall provide written mailed notice of the request for administrative variance or waiver to the abutting property owners. Such notice shall be deemed sufficient if it accurately describes the adjustment requested, if it informs the abutting property owners of the consequences of a failure to respond within a specified time, and if such notice is sent first class mail, return receipt requested, to the property owners of record, as reflected on the county property appraiser's tax roll, as updated from time to time; and the applicant for the administrative variance shall present proof acceptable to staff that one of the following two events has occurred:
 - 1) After 30 days from receipt of notice, as indicated on the return receipt, the neighboring property owner has failed to respond; or

- 2) The United States Postal Service has returned the notice as undeliverable.
- D. A property owner receiving approval of an administrative variance shall not commence any of the improvements allowed by the administrative variance until after the expiration of time allowed for an appeal, in accordance with the provision of section 3-702.
- <u>B.</u> An administrative variance granted under these procedures shall be valid for six (6) months from the final date of approval, after which it shall become null and void unless a building permit is issued or a recreational vehicle (in the front yard) permit is granted or an extension is granted. The building and zoning department is authorized to grant one (1) six-month extension. Any further extension shall require the application to be resubmitted as an entirely new application.
- \pm <u>F</u>. Appeals of decisions on an application for an administrative variance may be taken to the board of adjustment <u>by an aggrieved party</u> in accordance with the provisions of section 3-702.

* * * * *

DIVISION 7. - APPEALS

Sec. 3-701. - Purpose and applicability.

The purpose of this division is to set forth procedures for appealing the decisions of city staff and the board of adjustment where it is alleged that there is an error in any order, requirement, decision or interpretation made in the enforcement or interpretation of these LDRs.

Sec. 3-702. - Administrative appeals.

A. Zoning Appeals - An appeal from any zoning decision by the director of building and zoning Community Planning and Development Department or the development review committee where it is alleged that there is an error in any order, requirement, decision or interpretation made in the enforcement or interpretation of these LDRs, shall be taken by an aggrieved party to the board of adjustment. An aggrieved party may file a notice of appeal to the board of adjustment with the building and zoning director Community Planning and Development Department within ten (10) days of the administrative decision-being appealed. The notice of appeal should be accompanied by any relevant documents related to the appeal and applicable fees; as such said fees may be amended from time to time by Resolution of the city council.

B. Administrative Variances - An appeal to an administrative variance granted under section 3-604 shall be submitted to the Community Planning and Development Department by an aggrieved party. Said party may file a notice of appeal for consideration before the board of adjustment within thirty (30) days of the administrative decision. In addition to the regular application fee, the applicant property owner seeking the issuance of an administrative variance shall bear the cost of the applicable appeal fees.

C. Appeals to the board of adjustment shall require prior notice of the hearing in accordance with the provisions of article 3, division 3 of these LDRs.

Sec. 3-703. - Appeals from decisions of the board of adjustment.

Any person aggrieved by any decision or action taken under these LDRs by the board of adjustment may file a petition for writ of certiorari with the circuit court in accordance with the Florida Rules of Appellate Procedure within thirty (30) days of rendering of the decision.

Challenges to development orders based on consistency or inconsistency of the development order with the city comprehensive plan shall be governed by the provisions of F.S. § 163.3215.

* * * * *

- Section 2. Repeal. All ordinances or parts of ordinances in conflict or inconsistent are hereby repealed.
- Section 3. Conflicts. All ordinances or parts of ordinances in conflict herewith are hereby repealed.
- Section 4. Severability. The provisions of this Ordinance are declared to be severable, and if any section, sentence, clause or phrase of this Ordinance shall for any reason be held to be invalid or unconstitutional, such decision shall not affect the validity of the remaining sections, sentences, clauses, and phrases of this Ordinance but they shall remain in effect, it being the legislative intent that this Ordinance shall stand notwithstanding the invalidity of any part.
- Section 5. Codification. The provisions of this Ordinance may become and be made a part of the Code of Ordinances of the City of North Miami, Florida. The sections of the Ordinance may be renumbered or re-lettered to accomplish such, and the word "ordinance" may be changed to "section," "article" or any other appropriate word.

Section 6. Effective Date. This Ordinance shall become effective immediately upon adoption on second reading.

PASSED	AND ADOPTED by	vote of the Mayor and City Council on first				
reading this	day of	, 2015.				
PASSED	AND ADOPTED by	vote of the Mayor and City Council on second				
reading this	day of	, 2015.				

DR. SMITH JOSEPH MAYOR

ATTEST:	
MICHAEL A. ETIENNE, ESQ. CITY CLERK	
APPROVED AS TO FORM AND LEGAL SUFFICIENCY:	
ROLAND C. GALDOS	
INTERIM CITY ATTORNEY	
SPONSORED BY: COUNCILMAN SCOTT GALVIN	
	Moved by:
	Seconded by:
Vote:	
Mayor Dr. Smith Joseph, D.O., Pharm. D. Vice Mayor Carol Keys, Esq. Councilman Scott Galvin Councilman Philippe Bien-Aime Councilman Alix Desulme	(Yes)(No)(Yes)(No)(Yes)(No)(Yes)(No)(Yes)(No)

Additions shown by <u>underlining</u>. Deletions shown by overstriking.

Sprint to offer Cuba roaming service Sprint ustomer traveling to Cuba as sprint signed a roaming agreement with Cuba's sprint signed a roaming agreement with Cuba selecommunications compary service. [ETECSA), Ouba's government telecom company, Separate to the service and wireless became the first offer roaming in Cuba. Sprint customer traveling to Cuba can use their phone the same way as they do in the United States, "said Marcelo Claure, Sprint chief executive. Sprint signed a roaming agreement with Cuba's remarked and receive calls while traveling in Cuba. Verzion charges \$2.99 per minute for calls and \$2.05 remegabyte for data. Verzion's roaming arrangement is with a third-reason of the command of the command

telecommunications company Monday, becoming the second U.S. company able

second U.S. company able to provide roaming service on the island. As the commercial relationship between the United States and Cuba progresses and with more U.S. travelers to the island expected, "We want to make sure any

Claure made the an-Claure made the an-nouncement at a signing ceremony in Havana on a trip to Cuba with a dele-gation from the U.S.-Cuba Business Council. The U.S. Chamber of Commerce formed the advocacy group in September as part of its commitment to building a strategic commercial rela-



Claure

United States and Cuba. Sprint said rates and a start date for the service will be announced soon.

will be announced soon. The direct arrangement includes a direct roaming agreement and a direct long-distance interconnec-tion between Sprint, the nation's fourth largest carri-er, and Empresa de Tele-

comunicaciones de Cuba (ETECSA), Cuba's govern

rangement is with a third-party company, and it does not have a direct agreement with ETECSA, said Chuck Hamby, a company spokes-

man.

"The feedback we've had so far [on the carrier's roaming in Cuba] has been great. Our customers tell us they like the convenience of

phones on the island." Even though the U.S.

Even though the U.S. trade embargo remains in effect, as part of the rap-prochement with Cuba that began Dec. 17 last year, U.S. companies are allowed to sell personal communi-cations equipment and telecom services in Cuba and to enter into agree-ments to improve Cuba's Internet and telecom infra-structure. As et of U.S. recstructure. A set of U.S. reg-ulations released in Septem ber went even further, al-lowing telecom companies lowing telecom companies to have a presence on the island through subsidiaries, branches, offices, joint ven-tures, franchises, agencies or other business relation-ships with ETECSA, other businesses or individuals.

Mimi Whitefield on Twitter: @HeraldMimi

Miami Finance Forum to host private equity event Thursday

Some of South Florida's biggest private equity players will be participa-ting in a panel discussion on Thursday hosted by the Miami Finance Fo

The topic of the event

rum.
The topic of the event is "Private Equity nesting: Deal Sourcing, the Abundance of Capital and the Right Exit Strategy in a Fluid Economy." Panelists will include Jamie Elias of Trivest Partners, Matt Gullen of H.I.G. Capital, Nitin Motwani of Miami World-center Associates and the Miami Downtown Development Association, Jeff Settembrino of Pine Tree Equity Partners and Greg Batty of Florida Growth Fund and Hamilton Lane. It will be moderated by Jay Sakado, a partner at Bilzin Sumberg.
The event will be at Conrad Miami, 1395
Bricked Avec, from 5 to 8 p. 100 p

p.m. Thursday.

To buy tickets:
www.miamifinance
forum.com.

- NANCY DAHLBERG

Chip credit cards could slow holiday shopping

BY GREGORY KARP

As the calendar flips to As the calendar hips to November and visions of Black Friday dance in their heads, holiday shoppers using new, more-secure chip credit and debit cards will

credit and debit cards will be learning a new checkout procedure. While the added security might be welcome, new cards could mean more checkout lines during the susted of holiday shopping. "The bricks and-mortar retallers were already fight-ing an uphill battle against the e-commerce guys, so the last thing they need are more reasons for customers to be ticked off at them. said Neil Stern, senior part-ner at Chicago-based

McMillanDoolittle.

One Wal-Mart executive said he expects widespread checkout problems and "anarchy" during the holiday season because of confusion over how to use the new cards, which must be "dipped" into the machine and left there for several seconds, as opposed to a momentary swipe.

While Wal-Mart was among the first to install and use new readers for chip cards and has become proficient over the past year, many merchants are just starting that transition and many consumers are baffed.

The timing of the shift 'wassn't necessarily optimal,

The timing of the shift "wasn't necessarily optimal, given that we're going into the holiday season," said Wal-Mart spokesman Randy Hargrove, elaborating on

recent comments by John Drechny, senior director of payment services at Wal-Mart, during a panel dis-cussion at the Money20/20 payments conference in Las Vegas. "There could have

season." Many shoppers have already witnessed the con-fusion at retailers widely accepting chip cards, per-haps at Target or Wal-

been a better time, off-

greens.

It involves failed swipes, trying to follow the cashier's instructions, fumbling with the card while trying to insert it correctly into the reader slot and remembering to remove the card at the end of the transaction. "I'm a retail consultant,

and I still put it in the wrong way and yank it out too soon," Stern said. "It takes a

long time for people to change habits."
Even without confusion, the so-called push-and-pause method generally takes longer than the swipe. Although that difference can be as little as about one second longer, a Wal-Mart spokesman said.
"From a retailer stand-point, if s' really bad because it slows down productivity at the front end," Stem said. Credit and debit cards are likely to be a big deal for the

Credit and debit cards are likely to be a big deal for the holidays, with 76.4 percent of consumers saying cards are their primary payment method, split about equally between debit and credit cards, according to the latest National Retail Federation numbers from 2014. That compares with 21.6 percent paying cash, and 2.1 percent paying by personal check.

Check.

Oct. 1 was a soft deadline for banks to issue new credit and debit cards with microchips and for retailers to install readers that can use

the new chip technology.

However, it turned out
that the Oct. 1 date was more of a starting gun than a checkered flag in the race to add security to card pay

ments. Many banks and retailers still aren't ready. Most Americans don't have the new cards yet, as banks and credit unions have been slow to replace old ones. The good news about the relatively slow rollout is that many consumers won't be affected this holiday season if them then have when the same than the same that the same than the same than the same than the same than the if they don't have chip cards yet or they shop at retailers that don't accept the new cards.

DIVIDENDS

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Evercore	ň	.31	11-27		D Enorroge Energy	٧	-303	11.0	11.12
Huntington	000	50	11-27		EnerSys	•	.175	12-11	12.24
Ingalis	*				FedEx Corp	×	.25		14
Maguarie Infra	0	1.13	11-12	11-17	First Business	000	11	11-12	
Manhattan Brdo	ŏ	.085	12-31		First business	¥	.11	11.12	11.52
Cap	*	-			Global Brass-	0	02.75	11-12	11.24
Mercury General	0	62	12-15	12-29	&Copper States	V	.03/3	11-12	11.54
Western Ref	ŏ		11-13		Hancock Holding	0	.24	11.6	12-15
Logist	*				Multi-Color Corp	ŏ	05	11-16	
INITIAL					Orbital ATK		26	11-18	12.10
CalAtlantic Group	0	.04	12-15	12-30	Pacwest Bancoro	000	.50		
REDUCED		-		-	Papa Johns Inti	×		11-10	
Foresight Energy	0	.17	11-13	11-25	Park Ohio Hidos	ŏ	125	11-16	11.20
SPECIAL	*				Powell Inds		.26		
Magerich Co		2.00	11-12	12-8	Pockwell Collins	8	.33		12.10
Magerich Co			11-12	1-6	Rouse Properties	ŏ	.18		
REGULAR					Summit Hotel	ŏ	.1175		
AAON Inc	S	.11	12.2	12-23	Prop	٧	.1113	11.10	11.30
Allete Inc	Q	505	11-16		Tesco Corp	0	.05	11-13	12.0
Amer Intil Group	č	.28	12-7		Travelport Wwde	ŏ	.075	12-4	
Boardwalk Poin	8	.10	11-12	11-19	West Corp	ŏ	.225	11-16	
Ptrs	*				West Corp Weyco Group	ŏ	.20	12-9	
CNA Financial	0	.25	11-16	12-2	g- Payable in Car				1.4
CatchMark	00	.125	11-27		y rayable in car	ev e	a reason	D _v	
Timber Tr	*								



NOTICE OF PROPOSED ORDINANCE CITY OF NORTH MIAMI, FLORIDA

NOTICE IS HEREBY GIVEN that the City of North Miami, Florida proposes to

AN ORDINANCE OF THE MAYOR AND CITY COUNCIL OF THE CITY OF AN ORDINANCE OF THE MAYOR AND CITY COUNCIL OF THE CITY OF NORTH MIAMI, FLORIDA, AMENDING CHAPTER 29 OF THE NORTH MIAMI CODE OF ORDINANCES ENTITLED "LAND DEVELOPMENT REGULATIONS", BY AMENDING ARTICLE 3, DIVISION 6, ENTITLED "VARIANCES HEARD BY BOARD OF ADJUSTMENT," SPECIFICALLY AT SECTION 3-604 ENTITLED "ADMINISTRATIVE VARIANCES", AND AMENDING DIVISION 7, ENTITLED "APPEALS", SPECIFICALLY AT SECTION 3-702 ENTITLED "ADMINISTRATIVE APPEALS" TO EXTEND THE TIME REQUIRED FOR AN AGGRIEVED PARTY TO FILE A NOTICE OF APPEAL TO THE BOARD OF ADJUSTMENT FROM THE CURRENT TEXT (ADD NAY FOR THEIR VARD. AND TO SHIFT THE COST OF TEX (10) DAYS TO THIRTY (30) DAYS, AND TO SHIFT THE COST OF SUCH AN APPEAL TO THE OWNER OF THE PROPERTY SEEKING THE BENEFITS DERIVED BY THE ISSUANCE OF AN ADMINISTRATIVE VARIANCE, PROVIDING FOR REPEAL; PROVIDING FOR CONFLICTS, PROVIDING FOR SEVERABILITY; PROVIDING FOR CODIFICATION AND FOR AN EFFECTIVE DATE.

A Public Hearing on this Ordinances will be held by the City Council on Tuesday, November 10th, 2015 (1st Reading) and Tuesday, November 24th, 2015 (2st Reading) at 7:00 p.m. in the Council Chambers of North Miami City Hall, Second Floor, 776 NE 125 Street, North Miami, Florida 3161.

Members of the public are invited to attend the Public Hearings and provide oral or written comments on the matter. A copy of the application and report containing the Community Planning and Development Department's recommendation will be available for public review from Monday to Friday between the hours of 8:15 a.m. and avanance for public review from 'monago for Inaly sewer and en loss of 8.75 a.m. and 5.00 p.m. in the City Clerk's Office, City Hall. Written comments may be submitted to: City of North Miami, 776 N.E. 125° Street, North Miami, Florida 33161, Attn: Community Planning and Development Department. For questions, please call (305) 893-6511, Ext. 12182.

ANY PERSON WISHING TO APPEAL THE DECISION OF THE CITY COUNCIL WILL NEED A VERBATIM RECORD OF THE MEETING'S PROCEEDINGS, WHICH RECORD INCLUDES THE TESTIMONY AND EVIDENCE UPON WHICH THE APPEAL IS TO BE BASED (SECTION

IN ACCORDANCE WITH THE AMERICANS WITH DISABILITIES ACT OF 1990, PERSONS NEEDING SPECIAL ACCOMODATION TO PARTICIPATE IN THIS PROCEEDING SHOULD CONTACT THE OFFICE OF THE CITY CLERK NO LATER THAN FOUR (4) DAYS PRIOR TO THE PROCEEDING. TELEPHONE (305) 893-6511, EXT. 2147, FOR ASSISTANCE. IF HEARING IMPAIRED, TELEPHONE OUR TDD LINE AT (305) 893-7936 FOR



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